



Crop-Hail Policy Forms Loss Payout Chart

Payable Percentage

	XS 5	XS 10	XS 15	XS 20	XS 25	XS 5IP	XS 10IP	XS 15IP	XS 20IP
A G R E E D P E R C E N T L O S S	5	0	0	0	0	0	0	0	0
	10	5	0	0	0	0	5	0	0
	15	10	5	0	0	0	10	5	0
	20	15	10	5	0	0	15	10	5
	25	20	15	10	5	0	20	15	10
	30	25	20	15	10	5	25	20	15
	35	30	25	20	15	10	30	25	20
	40	35	30	25	20	15	35	30	25
	45	40	35	30	25	20	40	35	30
	50	45	40	35	30	25	45	40	35
	55	50	45	40	35	30	50	45	40
	60	55	50	45	40	35	55	50	45
	65	60	55	50	45	40	60	55	50
	70	65	60	55	50	45	65	60	55
	75	70	65	60	55	50	70	70	67.5
	80	75	70	65	60	55	75	80	80
	85	80	75	70	65	60	80	90	92.5
	90	85	80	75	70	65	90	100	100
	95	90	85	80	75	70	100	100	100
	100	95	90	85	80	75	100	100	100

Excess Over 5% Loss (XS5) We do not cover any loss until the percent of loss per acre exceeds 5%. The percentage then payable will be the percent in excess of 5%.

Excess Over 10% Loss (XS10) We do not cover any loss until the percent of loss per acre exceeds 10%. The percentage then payable will be the percent in excess of 10%.

Excess Over 15% Loss (XS15) We do not cover loss until the percent of loss per acre exceeds 15%. The percentage then payable will be the percent in excess of 15%.

Excess Over 20% Loss (XS20) We do not cover loss until the percent of loss per acre exceeds 20%. The percentage then payable will be the percent in excess of 20%.

Excess Over 25% Loss (XS25) We do not cover loss until the percent of loss per acre exceeds 25%. The percentage then payable will be the percent in excess of 25%.

Excess over 5% Loss - Increasing Payment (XS5IP) - We do not cover loss until the percent of loss per acre exceeds 5%; the percentage per acre then payable will be the percent in excess of 5%. Once the percent of loss exceeds 85%, an additional 1% shall be paid for each percent of loss in excess of 85%. The payable percentage may not exceed 100%.

Excess over 10% Loss - Increasing Payment (XS10IP) - We do not cover loss until the percent of loss per acre exceeds 10%; the percentage per acre then payable will be the percent in excess of 10%. Once the percent of loss exceeds 70%, an additional 1% shall be paid for each percent of loss in excess of 70%. The payable percentage may not exceed 100%.

Excess over 15% Loss - Increasing Payment (XS15IP) - We do not cover loss until the percent of loss per acre exceeds 15%; the percentage per acre then payable will be the percent in excess of 15%. Once the percent of loss exceeds 70%, an additional 1 1/2% will be paid for each percent of loss in excess of 70%. The payable percentage may not exceed 100%.

Excess over 20% Loss - Increasing Payment (XS20IP) - We do not cover loss until the percent of loss per acre exceeds 20%; the percentage per acre then payable will be the percent in excess of 20%, multiplied by 1.25. The payable percentage may not exceed 100%.